

Information to identify the case:

Debtor 1	Michael P. Murray	Social Security number or ITIN	xxx-xx-2027
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-20898-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P. Murray

9/2/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael P. Murray
Debtor

Case No. 16-20898-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Sep 02, 2021

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2021:

Recip ID	Recipient Name and Address
db	Michael P. Murray, 13 Tensaw Dr, Browns Mills, NJ 08015-6533
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516217838	Accent Dermatology, 622 Stokes Rd Ste A, Medford, NJ 08055-2913
516217847	CitiFinancial, Inc., Attn: Global Credit & Collection, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
516217846	Citifinancial, Attn: RCS/CVI Loan Trust, 9320 Excelsior Blvd, Hopkins, MN 55343-3444
516446355	+ Emrg Phy Assoc of S.Jersey,Pc, 6681 Country CLub Drive, Golden Valley MN 55427-4601
516217850	Larchmont Imaging Assoc., Attn: Apex Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
516217852	MNet Financial, 95 Argonaut, Aliso Viejo, CA 92656-4133
516217853	+ Penn Medicine, POB 824406, Philadelphia, PA 19182-4406
518438046	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
518438047	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City UT 84165-0250
518137490	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518137491	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street Greenwood Village, CO 80111-4720
516217854	THD/CBNA Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
516445106	#+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE et.al., AMERICA'S SERVICING COMPANY, Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
517523130	#+ U.S. Bank National Association, as Trustee, et.al., Wells Fargo Bank, N.A., Default Document Processing, MAC# N 9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
516217856	Verizon Wireless, Attn: RPM, 20816 44th Ave W, Lynnwood, WA 98036-7744
516217857	Vernose McGrath Assoc., 1841 S Broad St, Philadelphia, PA 19148-2115

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 02 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 02 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516341693	EDI: AIS.COM	Sep 03 2021 00:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516217839	+ EDI: WFFC.COM	Sep 03 2021 00:28:00	Americas Servicing, POB 10328, Des Moines, IA 50306-0328
516217840	+ EDI: IIC9.COM	Sep 03 2021 00:28:00	Banfield Pet Hospital, POB 64378 Attn: IC Systems Colelctions, Saint Paul, MN 55164-0378
516217843	EDI: CAPITALONE.COM	Sep 03 2021 00:28:00	Capital One Bank USA NA, POB 85015,

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516217845	EDI: CITICORP.COM		Richmond, VA 23285-5015
		Sep 03 2021 00:28:00	Citifinancial, 300 Saint Paul St., Baltimore, MD 21202
516217842	+ EDI: CAPITALONE.COM		
		Sep 03 2021 00:28:00	Cap1/Bstby, POB 30253, Salt Lake City, UT 84130-0253
516217851	+ EDI: CITICORP.COM		
		Sep 03 2021 00:28:00	MacysDSNB, 911 Duke Blvd, Mason, OH 45040
516217849	+ EDI: HFC.COM		
		Sep 03 2021 00:28:00	HSBC Auto Finance, 6602 Convoy Ct, San Diego, CA 92111-1000
516323027	+ EDI: HFC.COM		
		Sep 03 2021 00:28:00	HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
516217844	EDI: JPMORGANCHASE		
		Sep 03 2021 00:28:00	Chase Card Services, POB 15298, Wilmington, DE 19850-5298
516278319	Email/PDF: resurgentbknofications@resurgent.com		
		Sep 02 2021 20:39:52	LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516239780	EDI: RMSC.COM		
		Sep 03 2021 00:28:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516217855	EDI: VERIZONCOMB.COM		
		Sep 03 2021 00:28:00	Verizon Wireles, Attn: Natl recovery, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516217841	##	Beneficial, PO Box 1231, Brandon, FL 33509-1231
516217848	##+	Ditech Financial LLC, POB 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	

District/off: 0312-3

User: admin

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docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James Patrick Shay

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-WWF1 shay@bbs-law.com, jpshay@gmail.com

Jeanie D. Wiesner

on behalf of Debtor Michael P. Murray jeanie@sadeklaw.com

Sindi Mncina

on behalf of Creditor SELECT PORTFOLIO SERVICING INC. AS SERVICING AGENT FOR WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTINA TRUST, AS INDENTURE TRUSTEE, FOR CSMC 2017-1 TRUST, MORTGAGE-BACKED NOTES, SERIES 2017-1 smncina@raslg.com

TOTAL: 6